

Information to identify the case:

Debtor 1 Emily A. Marques
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8442**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-24078-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Emily A. Marques

10/28/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Emily A. Marques
 Debtor

Case No. 16-24078-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db	Emily A. Marques, 342 Superior Rd, Egg Harbor Township, NJ 08234-4937
516301124	Atlantic City Electric, Attn: Youngblood Franklin et al, 1201 New Rd Ste 230, Linwood, NJ 08221-1154
516301125	Atlantic City Electric, PO Box 597, Mays Landing, NJ 08330-0597
516301126	Atlantic Radiology, Attn: Rickart Collection Systems, PO Box 7242, North Brunswick, NJ 08902-7242
516301127	Boardwalk Realty, LLC, Attn: William Thompson, 2428 Atlantic Ave, Atlantic City, NJ 08401-6631
516301128	CAPital One, PO Box 9068, Brandon, FL 33509-9068
516301130	Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
516301131	Jefferson Univer Gastro & Hep, 132 S 10th St Bldg 480, Philadelphia, PA 19107-5244
516301132	NJ EZ Pass, Attn: Retrieval Masters Credit, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
516301133	NJ Motor Vehicle Commission, PO Box 134, Trenton, NJ 08666-0134
516301134	Pavillion OBGYN Egg Harbor, Attn: IC Systems, 444 Highway 96 E, Saint Paul, MN 55127-2557
516301135	South Jersey Ga, PO Box 6091, Bellmawr, NJ 08099-6091
516301136	South Jersey Gas, Attn: ACT, PO Box 400, Moorestown, NJ 08057-0400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 28 2016 23:35:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 28 2016 23:35:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516301129	+EDI: TSYS2.COM Oct 28 2016 23:18:00 DSNB / Macys, POB 8218, Mason, OH 45040-8218
	TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2016 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-NC1 Asset Backed Pass-Through Certificates, Series 2006-NC1
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;	lillian.felici@flastergreenberg.com,dss@trustesolutions.net
Thomas J Subranni	on behalf of Debtor Emily A. Marques
ecf@subranni.com,	desk@subranni.com;jwiesner@subranni.com;hinnaurato@subranni.com;G21182@notify.cincompass.com;szauer@subranni.com;cwild@subranni.com

TOTAL: 3